



Frequently Asked Questions

What is the Homeowner Assistance Fund?

The Homeowner Assistance Fund (HAF) was established under the American Rescue Plan Act of 2021 to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible states and territories. HAF programs will be used for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020 through qualified expenses related to mortgages and housing.

Guam is estimated to receive an allocation of \$13.5 million in HAF funds to distribute to homeowners in need of relief assistance with their mortgage and housing matters. The Department of Administration is lead government entity to administer and implement Guam's HAF Program.

Who is eligible for Guam's HAF?

Applicants must meet all of the following criteria to be eligible for assistance:

- Must be a homeowner living on Guam.
- Homeowner must currently own and occupy the property as their primary residence.
- Homeowner experienced a financial hardship after January 21, 2020, associated with the COVID-19 pandemic, that created a risk to pay the mortgage, utility, or property tax. (reduction in income, increased expenses on medical, utility reconnection fees, or other financial hardship.)
- Household income equal to or less than 150% of the area median income.

Guam HAF Income Limits (150% area median income)								
Household size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Income amount	\$79,900	\$81,850	\$92,100	\$102,300	\$110,500	\$118,700	\$126,900	\$135,050

What relief assistance programs are offered under Guam's HAF?

Guam's HAF offers eligible homeowners three relief assistance programs:

1. Mortgage assistance program provides payment assistance for the following:
 - Past due mortgage payments and other delinquent amounts (including principal, interest, and escrow), including payments under a forbearance and deferment plan, and homeowner association delinquency fees.
 - Prospective mortgage payments, prospective homeowner association fees.
 - Repay amounts advanced by the mortgage lender or servicer on the borrower's behalf for property charges, including property taxes and mortgage insurance. *Must be delinquent by at least one month, includes any payments during a deferment or forbearance period.

2. Utility assistance program provides funds for delinquent payments and prospective payments on utility services. Utility is defined as power, water, and trash service. *Must be in arrears with at least one utility service.
3. Property tax assistance program provides funds for delinquent property tax payments to include penalties. *Account must be at least one payment past due.

How much financial assistance am I eligible to receive?

A homeowner is eligible to receive up to \$15,000 of financial assistance across all Guam HAF assistance programs.

What is a Qualified Financial Hardship?

A material reduction in income or a material increase in living expenses associated with the coronavirus pandemic that has increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner, such as:

- A documented temporary or permanent loss of earned income on or after January 21, 2020 or,
- A documented increase in living expenses such as medical expenses, inadequate medical insurance, increase in household size, or costs to reconnect utility services directly related to coronavirus pandemic after January 21, 2020.

My mortgage is in forbearance. Could I qualify for assistance?

You may be eligible for assistance if your mortgage is in forbearance or in deferred payment status.

Am I still eligible to receive assistance if I'm back at work?

Yes. If you are back at work but still have outstanding housing related expenses, you may be eligible for assistance. You may also be eligible if you have returned to work but are earning less than you used to.

Do I have to be behind on my mortgage payments to qualify for mortgage relief assistance?

Yes. You will have to be delinquent at least one month on your mortgage loan (includes being in forbearance or deferment plan) and meet the program eligibility requirements.

I am late on my homeowner association fees; can I apply for assistance with the HAF program?

Yes. Homeowner association past due fees is a qualified expense under the HAF's Mortgage Assistance Program.

I don't need help with my mortgage, but I have fallen behind on my utility payments. Can I just apply for utility assistance?

Yes. You may apply for only utility assistance.

How do I apply for assistance?

Guam's HAF Program encourages you to visit the website for updates on when and where applications will be available.

Will I receive assistance directly?

Payments will be made directly to your mortgage servicer, homeowner associations, utility provider and Treasurer of Guam for property tax.

For updated information on Guam's HAF Program please visit www.doa.guam.gov or email haf@doa.guam.gov.